

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Douglas P. Ruszcyk
Cynthia L. Ruszcyk
Debtors

Case No. 23-00311-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 17, 2024

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2024:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bankruptcy@silvermanlegal.com	Dec 17 2024 18:42:00	Navy Federal Credit Union, c/o Silverman Theologou, LLP, 11200 Rockville Pike, Suite 520, N. Bethesda, MD 20852-7105
5523638	+ Email/Text: ext_ebn_inbox@navyfederal.org	Dec 17 2024 18:43:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
5521793	+ Email/Text: ext_ebn_inbox@navyfederal.org	Dec 17 2024 18:43:00	Navy FCU, P.O. Box 3000, Merrifield, VA 22119-3000
5521792	+ Email/Text: ext_ebn_inbox@navyfederal.org	Dec 17 2024 18:43:00	Navy FCU, P.O. Box 3700, Merrifield, VA 22119-3700

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5523639	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2024 at the address(es) listed below:

District/off: 0314-5
Date Rcvd: Dec 17, 2024

User: AutoDocke
Form ID: pdf010

Page 2 of 2
Total Noticed: 4

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas Richard Blecki, Jr.	on behalf of Plaintiff Navy Federal Credit Union bankruptcy@silvermanlegal.com jmcurray@silvermanlegal.com
Douglas Richard Blecki, Jr.	on behalf of Creditor Navy Federal Credit Union bankruptcy@silvermanlegal.com jmcurray@silvermanlegal.com
Jill E Durkin	on behalf of Trustee Jill E. Durkin jilldurkinesq@gmail.com psheldon@sheilslaw.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfbis.com
Mario J. Hanyon	on behalf of Creditor AmeriSave Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Tullio DeLuca	on behalf of Debtor 1 Douglas P. Ruszczyk tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Defendant Douglas P. Ruszczyk tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 2 Cynthia L. Ruszczyk tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Defendant Cynthia L. Ruszczyk tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	
	:	CHAPTER 7
DOUGLAS P. RUSZCYK and	:	
CYNTHIA L. RUSZCYK,	:	
Debtors	:	CASE NO. 5:23-BK-00311-MJC

JILL E. DURKIN, ESQUIRE,	:	
Chapter 7 Trustee, Movant	:	

v.

DOUGLAS P. RUSZCYK,	:	
CYNTHIA L. RUSZCYK, and	:	
NAVY FEDERAL CREDIT UNION,	:	
Respondents	:	

**ORDER GRANTING IN PART AND DENYING IN PART TRUSTEE'S MOTION TO
SELL PERSONAL PROPERTY OF THE ESTATE AT PRIVATE SALE
FREE AND CLEAR OF ALL LIENS, ENCUMBRANCES AND CLAIMS**

AND NOW, upon consideration of the Trustee's Motion to Sell Personal Property of the Estate at Private Sale Free and Clear of All Liens, Encumbrances and Claims, Dkt. # 78 ("Motion"), after counsel's certification that proper notice was provided to all creditors and parties-in-interest entitled to notice, no responses having been filed thereto;

AND, after a hearing held on December 17, 2024;

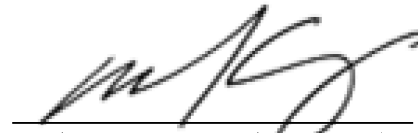
AND, for the reasons stated on the record;

It is hereby **ORDERED** that:

1. The Motion is **GRANTED IN PART** and **DENIED IN PART** as follows:
2. The Motion is **GRANTED** as to the free and clear sale of the 2019 Chevrolet Silverado 1500LD, VIN 2GCVKPEC8K1234799 ("Personal Property").
3. The Trustee is hereby authorized to sell the Personal Property of the estate via a private sale to Dawn Forbidussi for the sum of \$22,000, and is further authorized to execute any and all documents to effectuate said sale.

4. The Motion is **DENIED** as to the Trustee's request for a 10% commission, plus storage and reasonable expenses.
5. The Motion is **FURTHER DENIED** as to the Trustee's request for an Order directing Navy Federal Credit Union to execute and forward the Certificate of Title in its possession and include the Trustee on the Transfer.

By the Court,

A handwritten signature in black ink, appearing to read 'MJC', is written over a horizontal line.

Mark J. Conway, Bankruptcy Judge
Dated: December 17, 2024